DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled "Method and Apparatus for Managing Transactions," referenced above.

I have reviewed and understand the content of the above-identified specification, including the claims.

This is a continuation-in-part of co-pending application Ser. No. 09/665,919, filed September 20, 2000 (now U.S. Pat. No. ______, issued _____).

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

PRIOR FOREIGN APPLICATIONS: no applications for foreign patents or inventor's certificates have been filed prior to the date of execution of this declaration.

Power of Attorney

I appoint the following attorneys to prosecute this application and transact all future business in the Patent and Trademark Office connected with this application: Lewis C. Lee, Reg. No. 34,656; Daniel L. Hayes, Reg. No. 34,618; Allan T. Sponseller, Reg. 38,318; Steven R. Sponseller, Reg. No. 39,384; James R. Banowsky, Reg. No. 37,773; Lance R. Sadler, Reg. No. 38,605; Thomas A. Jolly, Reg. No. 39,241; Kasey C. Christie, Reg. No. 40,559; Nathan R. Rieth, Reg. No. 44,302; Brian G. Hart, Reg. No. 44,421 David S. Thompson, Reg. No. 37,954; Paul W. Mitchell, Reg. No. 44,453; Bradley K. DeSandro, Reg. No. 34,521; Brian J. Pangrle, Reg. No. 42,973; David A. Morasch, Reg. No. 42,905; Robert R. Axenfeld, Reg. No. 37,276; Keith W. Saunders, Reg. No. 41,462; Kayla D. Brant, Reg. No. 46,576; and Michael G. Smith, Reg. No. 45,368.

Send correspondence to: Customer Number: 29150.

Z910U

Direct telephone calls to: Steven R. Sponseller (509) 324-9256.

All statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statement may jeopardize the validity of the application or any patent issued therefrom.

1		*****
2	Full name of inventor:	Venkatachari Dilip
3	Inventor's Signature	M- My . Date: 3/6/02
4	Residence:	Cupertino, CA
5	Citizenship:	USA
6	Post Office Address:	11596 Cedar Spring Ct Cupertino, CA 95014
7		Caperimo, Cri 9501.
8		*****
9	Full name of inventor:	Sanjeev Dheer
10	Inventor's Signature	Sanjewhren Date: 03/06/02
11	Residence:	Scarsdale, NIY
12	Citizenship:	India
13	Post Office Address:	32 Springdale Road Scarsdale, NY 10583
15		
16		*****
17	Full name of inventor:	Amir Sunderji
18	Inventor's Signature	mil Sunderj. Date: March 06,02
19	Residence:	San Francisco, CA
20	Citizenship:	USA
21	Post Office Address:	1483 Sutter Street, Apt. 1203- San Francisco, CA 94109
22		4301 Renaissance Dr. #306 4 San Jose (A 95134
23		Jan Jose (11 7) 11
24		

		· /
1		* * * * * * * * *
2	Full name of inventor:	Param Singh
3	Inventor's Signature	Date: 03 86
4	Residence:	Mountain View, CA
5	Citizenship:	India
6	Post Office Address:	160 Chetwood Drive Mountain View, CA 94043
7		,
8		
9		
10		
11		
12		
13		
14		